

ID THEFT

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Scammers are getting increasingly bold at getting to individuals, many of whom have been trapped at home for months.

Among the biggest issues were IRS and unemployment scams, many centered around stimulus payments.

People are constantly receiving phony texts, calls and emails, and answering any one of those you don't recognize can subject a person's accounts to being hacked.

If you get a random unemployment insurance letter and have been working right along, your personal identification numbers may have been confiscated and debit cards created in your name, he said.

You'll also have problems if you're unable to file an unemployment claim because there is already an existing account.

Kesse said it's a good idea to periodically check your credit score, compiled by the three main credit reporting bureaus, Equifax, TransUnion and Experian. Those agencies keep track of reports that can affect your credit.

Fraud alerts, which you can request through the credit bureaus, can warn creditors to verify your identity before issuing a line of credit. An alternative is to freeze your credit, but freezes are best if you don't actually plan to open a line of credit any time soon. A freeze might be best if you're dealing with accounts for the elderly or children.

Somewhat unbelievably, some 39 percent of children will have their identity stolen, Kesse said, and 60 percent of those doing it are family or friends.

"Your 'loving family and friends'," he said. It is those individuals who can more easily access a child's personal information.

Phishing emails — those unsolicited missives seeking your participation in allegedly legit exchanges — should be avoided at all costs, he said. And some of those emails look so real that you'll have to look at the "reply line" to see who actually sent it.



"These people aren't efficient at what they do, but they definitely try," he said.

Also of concern are the phony, online shopping websites that look legitimate. A padlock symbol in the website search bar will indicate if a site is secure.

Some of the recent IRS scams centered around the recent stimulus payments. No matter what you're told, you don't have to pay a fine or a fee to receive a stimulus check.

This might seem like basic information, but certain people still fall for the come-ons. Hackers are creative, continually thinking of new ways to find their next victim.

"Fraud is not going to be completely obliterated," Kesse told his audience. "We're just trying to reduce the number of victims."

Following is a summary to keep in mind to watch for scams or how to react if you've been scammed.

- Unemployment fraud signs to be aware of:
 - Phony Illinois Department of

- Employment Security "debit card" or employment "insurance" letters
 - Fake state or federal tax offsets. The Treasury Offset Program collects past-due debts (for example, child support payments) that people owe to state and federal agencies. The program matches people and businesses who owe delinquent debts with money that federal agencies are paying (for example, a tax refund). To the extent allowed by law, when a match happens, the program withholds (or offsets) money to pay the delinquent debt.
 - Illegitimate notifications from an "employer"
 - Inability to file an unemployment claim because of an already existing account
 - If you are a victim:
 - Report the fraudulent claim with Illinois Department of Employment Security and the Federal Trade Commission
 - Do not activate the debit card
 - Check your credit score
- Beware of scams:
 - Be aware when online and using social media

- Research before shopping online and donating to charities
- Do not answer calls you do not recognize; do not open strange emails; and do not click on phishing emails.
- Fraud protections:
 - Add fraud alerts if your information is lost or stolen
 - A fraud alert is good for one year and can be extended. It warns creditors to verify your identity before issuing credit.
 - If you have to freeze your credit:
 - It alerts creditors to potential fraud
 - Indefinite until you cancel — at any time
 - Free for everyone — via phone or online
 - Will not affect access to credit cards or credit
 - When in doubt
 - Check your bank account frequently
 - Check your credit report
 - Research before you make a donation
- Advice to seniors
 - Be careful who is given power of attorney
 - Record doctor appointments
 - Do not give personal information to strangers
 - Talk to family and friends if in doubt
- Frequently asked questions:
 - How can I identify a scam?
 - How can I check my credit report?
 - What do I do if I keep getting scam phone calls?
 - What do I do if I get scammed?
 - Report scams to:
 - The Illinois Office of the Attorney General: <https://ccformsubmission.ilattorneygeneral.net/> or call the hotline: (866) 999-5630.
 - The Illinois Department of Employment Security: online application: <https://www2.illinois.gov/ides/Pages/Report-Identity-Theft.aspx> or call the Identity Theft Hotline, (800) 814-0513
 - The Federal Trade Commission, online application: <https://identitytheft.gov/>

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